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PATENT TAW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/603,307
Filed: June 23, 2000
Confirmation No.: 1776
Inventor(s):
Childress et al.

Title: SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS USING A TABLE OF CONTENTS

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Examiner: Frenel, Vanel
Group/Art Unit: 3626
Atty. Dkt. No: 5053-27600

CERTIFICATE OF MAILING
UNDER 37 C.F.R. §1.8

DATE OF DEPOSIT: July 18, 2005

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Alexandria, VA 22313-1450

B. Gail Ballard

FEE AUTHORIZATION

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P.O. Box 1450
Alexandria, VA 22313-1450

The Commissioner is hereby authorized to charge the following fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-27600:

$500.00 - Appeal Brief Filing Fee; and

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Total Amount: $950.00

Attorney Docket No.: 5053-27600

The Commissioner is also authorized to charge any extension fee or other fees which may be necessary to the same account number.

Respectfully submitted,

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

In re Application of:	§	Examiner:	Frenel, Vanel
	§	Art Unit:	3626
Childress et al.	§	Atty. Dkt. No:	5053-27600
	§		
	§	CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8	
Ser No. 09/603,307	§	DATE OF DEPOSIT: July 18, 2005	
	§	I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on the date indicated above and is addressed to:	
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	§	B. Gail Ballard	
Title: SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS USING A TABLE OF CONTENTS	§		

APPEAL BRIEF

Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Appellant submits the following Appeal Brief in support of claims 60-63, 65, 68-75, 79-82, 84, 87-97, 99, and 102-108 of the above-referenced application. Appellant submits that each of these claims is patentable and in condition for allowance.

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I. Real Party in Interest

The Real Party in Interest for the appealed application is Computer Sciences Corporation.

II. Related Appeals and Interferences

There are no related appeals or interferences that will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

III. Status of Claims

Claims 1-115 have been entered in the case. Claims 1-59, 64, 66-67, 76-78, 83, 85-86, 98, 100-101, and 109-115 have been cancelled. Claims 60-63, 65, 68-75, 79-82, 84, 87-97, 99, and 102-108 are pending. Claims 60-63, 65, 68-75, 79-82, 84, 87-97, 99, and 102-108 have been rejected. No claims have been allowed.

IV. Status of Amendments

The Appellant is filing an amendment making minor corrections to claims 60, 75, 79, 79, 93, 94, and 108 concurrently with this appeal brief. For the reasons explained in the Remarks section of that amendment, appellant believes that that amendment is entitled to entry under the standards set forth in MPEP §1207.

V. Summary of Invention

This invention generally relates to methods, systems and carrier mediums for estimating the value of an insurance claims by processing insurance claims using a computer system. See Specification, page 3, lines 4-5 (all future page, paragraph, and line references in this section refer to the Specification unless otherwise indicated).

Processing insurance claims is a complex task that is typically accomplished by skilled insurance adjusters. Recently, insurance adjusters have turned to computers to assist in evaluating insurance claims. Many earlier computer programs for determining insurance claims include a graphical user interface ("GUI") which displays screens to a user in a predefined sequence in order to collect data required to estimate an insurance claim. These earlier computer programs would then utilize the user provided inputs to generate a claim report. Many earlier computer programs may require the user to enter requested information for each display before being permitted to proceed to the next display. In addition the earlier computer programs typically did not allow a user to easily go back and edit data that was previously entered, or enter data in displays other than the predetermined display being presented. (See page 2, lines 3-16)

Recognizing the drawbacks of conventional insurance claims processing software, Appellant developed a new method, system and carrier medium for processing insurance claims.

In an embodiment of the method, a first insurance claim processing step is displayed. The first claim processing step may request and receive information from the user regarding the insurance claim. Based, at least in part, on the information received, the method includes automatically generating and displaying a table of contents. The table of contents includes an ordered list of the steps associated with processing the insurance claim. The table of contents includes a listing of the first insurance claim processing step and one or more additional insurance claims processing steps. (See page 15, lines 19-13; Figure 4; page 16, lines 15-21).

The method further allows a user to select a second insurance claim processing step, where the second insurance claim processing step includes at least one or more of the additional insurance claims processing steps included in the table of contents. The method further includes automatically displaying and receiving input regarding the selected second insurance claim processing step. (See page 16, line 28 - page 17, line 4).

Additionally, the method includes automatically adding or deleting one or more steps from the table of contents in response to input received from the first or second insurance

processing steps. The method also includes modifying the sequence of processing steps in response to input received from the first or second insurance processing steps. (See page 3, line 26 – page 4, line 2; page 13, lines 11-18).

In an embodiment, the method includes redisplaying the first insurance claim processing step after displaying the second insurance claim processing step. The method may further include receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step (See page 4, lines 7-12; page 17, lines 5-22).

In an embodiment, the insurance claim processing steps are associated with table of contents properties. Determining the table of contents may include determining insurance claim processing steps that are associated with the table of contents properties. In one embodiment, the table of contents properties include a condition which specifies when an associated insurance claim processing step should be included in the table of contents (e.g., a "True" entry in a Display_In_TOC property field). (See page 14, line 25 – page 15 line 16; FIG. 3).

VI. Grounds of Rejection to be Reviewed on Appeal

Claims 60, 73-75, 79, 92-94, 107 and 108 are finally rejected under 35 U.S.C. §103(a) as being obvious over Borghesi et al. (U.S. Patent No. 5,950,169) (hereinafter "Borghesi") in view of Abbruzzese et al. (U.S. Patent No. 5,557,515) (hereinafter as "Abbruzzese").

VII. Argument

Claims 60, 73-75, 79, 92-94, 107 and 108 are finally rejected under 35 U.S.C. §103(a) as being obvious over Borghesi in view of Abbruzzese. Appellants traverse this rejection for the following reasons. Different groups of claims are addressed under their respective subheadings.

Claim 60

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner* et al., 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. (emphasis added) *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03. "All the words in a claim must be considered in judging the patentability of that claim against the prior art." (emphasis added) *In re Wilson*, 424 F.2d 1382, 1385 (C.C.P.A. 1970). In addition, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Borghesi in view of Abbruzzese does not teach or suggest "automatically determining a table of contents based at least in part on input received regarding the first insurance claim processing step" as recited in claim 60. The Examiner contends that Borghesi teaches "automatically determining a table of contents" (Advisory Action, pages 2 and 5, paragraph 2). The Examiner points to Figure 6 of Borghesi and the accompanying description, which states that "The workfile preferably comprises a plurality of individual sections represented by tabs 102 that designate the contents of that section." (Borghesi, col. 8, line 66 through col. 9, line 2). Even if the tabs disclosed in Borghesi are considered to be a table of contents, however, there is no teaching in Borghesi that the tabs are automatically determined in response to input received regarding a first insurance claim processing step. The Examiner further points to Figure 1 of Borghesi. Figure 1, however, merely depicts a flow chart of a claim workflow, not a table of contents or even a representation of a display.

Borghesi in view of Abbruzzese also does not teach or suggest "automatically displaying the table of contents on the display device, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim" as recited in claim 60. Borghesi discloses the display of various actions that may be taken on an insurance claim processing file. There does not appear to be any particular order given to the tabs displayed in the system of Borghesi. Borghesi states: "The workfile preferably comprises a plurality of

individual sections represented by tabs 102 that designate the contents of that section." (Borghesi, col. 8, line 66 through col. 9, line 2) The tabs 102 shown in Figure 6 of Borghesi are not, however, an ordered list of the steps associated with the processing of the insurance claim. The tabs are part of a "universal entry screen" that allows a user to obtain various "separate views" of a data file. While the tabs organize content into certain categories, such as "Notes", "Totals", and "Event Log", there is no representation of processing steps or a specific order for processing an insurance claim.

The Examiner appears to try to overcome this deficiency in Borghesi with Abbruzzese. The Examiner contends that "Abruzzesse suggests 'a list of screens'..." (Advisory Action, page 5). Abbruzzese discloses:

> The following is a list of screens specific to the automobile line of insurance business (which will be used as an example for purposes of this description) in their logical order of appearance (screens marked with asterisks will potentially become new claims):
>
> Policy Information Screen (required)
> Special Procedures (optional unless extracted from Policy Index Table)
> Description of Accident (required)
> *Claimant Screen (required)
> *Physical Damage screen (required for certain types of policies--identified by claim symbol)
> *Property Damage screen (required for certain types of policies)
> *Injured Party Information screen (required for certain types of policies)
> Witness/Passengers screen (optional)
> Contact/Comment screen (optional).
>
> (Abbruzzese, column 18, line 63 to column 19, line37) (emphasis added)

The Examiner appears to rely on the phrase "a list of screens" in the above-quoted language to support the position that Abbruzzese teaches a table having ordered list of steps as recited in claim 60. However, as the introductory phrase "The following is a list" indicates, Abbruzzese's reference to "list of screens" is not to a list displayed on a menu screen of the Abbruzzese system, but rather to a list in the text of the Abbruzzese patent. Abbruzzese discloses that the screens on this list are presented to a user sequentially (Abbruzzese, col. 19, lines 1-3, 20-21), not in the form of a table of contents. Thus, Abbruzzese does not teach or suggest automatically

displaying the table of contents on the display device, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim

Borghesi in view of Abbruzzese also does not teach or suggest "automatically adding or deleting one or more steps from the table of contents in response to the received input from the first or second insurance claim processing step or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the first or second insurance claim processing step" as recited in claim 60. The Examiner admits that Borghesi does not explicitly disclose this feature of claim 60. The Examiner contends, however, that "these features are known in the art, as evidenced by Abbruzzese." The Examiner again relies on Abbruzzese's disclosure of "a list of screens", and the accompanying disclosure that some of the screens are optional. As discussed above, however, the "list" referred to by Abbruzzese is not a list displayed by the Abruzzese system, but a list presented in the text of the Abbruzzese patent of screens that are displayed sequentially. For at least this reason, Abbruzzese does not teach or suggest adding, deleting, or reordering steps of a displayed table of contents.

Furthermore, the Examiner has not stated a *prima facie* case of obviousness for combining Borghesi with Abbruzzese to include the above-quoted features of claim 60. The Examiner contends that it would have been obvious "to include the features of Abbruzzese within the system of Borghesi with the motivation of providing automatic classification and /or identification of the received information allowing it to be routed to a specific electronic address without going through a mail queue (See Abbruzzese, Col. 10, lines 10-13)". The portion of Abbruzzese cited by the Examiner relates to scanning of documents and using optical character recognition (OCR) to read identifiers in the documents (Abbruzzese, col. 10, lines 8-11). Automatically classifying or identifying information to be "routed to a specific electronic address without going through a mail queue" does not, however, provide a motivation to modify Borghesi to add, delete, or reorder elements of a displayed table of contents, let alone insurance claims processing steps in a displayed table of contents.

Claim 62

Borghesi in view of Abbruzzese does not teach or suggest "redisplaying the first insurance claim processing step after displaying the second insurance claim processing step" as recited in claim 62. For this feature, the Examiner relies on Borghesi's teaching of a refresh of the display, which the Examiner considers as "a form of redisplay". Borghesi discloses that "information stored in the video memory is used to refresh the display on the display monitor." (Borghesi, col. 6, lines 17-18). Borghesi discloses nothing about redisplaying a first processing step after the display of a second processing step.

Claim 63

Borghesi in view of Abbruzzese does not teach or suggest "redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step" as recited in claim 63. The Examiner relies on Borghesi for this feature. As discussed above with respect to claim 62, Borghesi discloses that "information stored in the video memory is used to refresh the display on the display monitor", but says nothing about redisplaying a first processing step after the display of a second processing step. Furthermore, Borghesi does not disclose receiving input regarding a first insurance claim processing step after redisplaying the step.

Claim 73

Borghesi in view of Abbruzzese does not teach or suggest "wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties" as recited in claim 73. The Examiner relies on Table XXVI of Abbruzzese for this feature. Table XXVI shows a directory of names and addresses for individuals and services (e.g., law firms) (Abbruzzese, col. 39, lines 45 through col. 40, line 67). The Examiner asserts that "The directory table represents a type of table of contents.... The contents for each of the directory codes are processed by the claim processing steps. Therefore,

the claim processing steps are associated with Table of Contents Properties." (Advisory Action, page 6). But even if the directory table of Table XXVI is considered to be a table of contents and insurance claims processing steps are associated with properties of the table of contents, as the Examiner contends, Abbruzzese does not teach or suggest a method in which the table of contents is determined by determining insurance claim processing steps associated with table of contents properties.

Claim 74

Borghesi in view of Abbruzzese does not teach or suggest "wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein the table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents" as recited in claim 74. As discussed above with respect to claim 73, Abbruzzese does not teach or suggest determining the table of contents comprising determining insurance claim processing steps that are associated with the table of contents properties. Moreover, even if the directory table of Table XXVI is considered to be a table of contents and insurance claims processing steps are associated with properties of the table of contents, as the Examiner contends, Abbruzzese does not teach or suggest table of contents properties comprising a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

Claim 75

Borghesi in view of Abbruzzese does not teach or suggest "determining a table of contents associated with the claim identifier" as recited in claim 75. The Examiner admits that Borghesi does not explicitly disclose this feature of claim 75. The Examiner contends, however, that "these features are known in the art, as evidenced by Abbruzzese." The Examiner states: "Abbruzzese suggests a display of table of contents to the client system associated with said claim identifier". (Office Action mailed January 14, 2004, page 9) (emphasis added).

Abbruzzese discloses accessing a Loss Processing Transaction from a Primary Menu. Abbruzzese does not disclose determining a table of contents associated with a claim identifier. In particular, though the Primary Menu may be tailored for a particular operator's needs and security level (e.g., Supervisor, Claim Handler) (Abbruzzese, col. 17, lines 24-26), Abbruzzese does not teach or suggest that the Primary Menu is determined as associated with a particular claim identifier.

Furthermore, claim 75 recites "displaying the table of contents on a display device coupled to the computer system, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim" and "automatically adding or deleting one or more steps from the table of contents in response to the received input from the selected insurance claim processing step or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the selected insurance claim processing step". The arguments made above in regard to claim 60 with respect to these features also apply to claim 75.

Claims 79 and 94

Claim 79 recites "automatically determine a table of contents in response to input received regarding the first insurance claim processing step", "automatically display the table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim", and "automatically add or delete one or more steps from the table of contents in response to the received input from the first or second insurance claim processing step or automatically modify the sequence of processing steps listed in the table of contents in response to the received input from the first or second insurance claim processing step". Claim 94 recites "automatically determining a table of contents based at least in part on input received regarding the first insurance claim processing step", "automatically displaying the table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim", and "automatically adding or deleting one or more steps from the table of contents in response to the received input from the first or second

insurance claim processing step or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the first or second insurance claim processing step". The arguments made above in regard to claim 60 with respect to these features also apply to claims 79 and 94.

Claims 81 and 96

Claim 81 recites "redisplay the first insurance claim processing step after displaying the second insurance claim processing step". Claim 96 recites "redisplaying the first insurance claim processing step after displaying the second insurance claim processing step." The arguments made above in regard to claim 62 also apply to claims 81 and 96.

Claims 82 and 97

Claim 82 recites "redisplay the first insurance claim processing step after displaying the second insurance claim processing step; and receive input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step." Claim 97 recites "redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step". The arguments made above in regard to claim 63 also apply to claims 82 and 97.

Claims 92 and 107

Claims 92 and 107 recite "wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties." The arguments made above in regard to claim 73 also apply to claims 92 and 107.

Claims 93 and 108

Claims 93 and 108 recite "wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein at least one display in table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents." The arguments made above in regard to claim 74 also apply to claims 93 and 108.

VIII. Conclusion

For the foregoing reasons, it is submitted that the Examiner's rejection of claims 60-63, 65, 68-75, 79-82, 84, 87-97, 99, and 102-108 was erroneous, and reversal of his decision is respectfully requested.

A Fee Authorization is attached for the filing of this appeal brief and a two-month extension of time. If any additional extension of time is required, Appellant hereby requests the appropriate extension of time. If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-27600/EBM.

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Date: July 18, 2005

IX. Claims Appendix

The claims on appeal are as follows:

60. A method for processing an insurance claim on a computer system to estimate a value of the insurance claim, the method comprising:

displaying a first insurance claim processing step on a display device coupled to the computer system;

receiving input regarding the first insurance claim processing step;

automatically determining a table of contents based at least in part on input received regarding the first insurance claim processing step;

automatically displaying the table of contents on the display device, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim, and wherein the ordered list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

selecting a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents; and

automatically displaying the second insurance claim processing step on the display device;

receiving input regarding the second insurance claim processing step; and

automatically adding or deleting one or more steps from the table of contents in response to the received input from the first or second insurance claim processing step or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the first or second insurance claim processing step.

61. The method of claim 60,

wherein displaying the second insurance claim processing step comprises displaying a report on the display device, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

62. The method of claim 60, further comprising:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step.

63. The method of claim 60, further comprising:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and

receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

65. The method of claim 60,

wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

68. The method of claim 60,

wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.

69. The method of claim 68,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.

70. The method of claim 68,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.

71. The method of claim 60,

wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.

72. The method of claim 60, further comprising:

storing information input at one or more insurance claim processing steps.

73. The method of claim 60,

wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties.

74. The method of claim 60,

wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein the table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

75. A method of processing an insurance claim on a computer system using an insurance claim processing system comprising:

receiving a request to estimate an insurance claim, wherein the request comprises a claim identifier associated with the insurance claim;

determining a table of contents associated with the claim identifier, wherein the table of contents represents one or more steps for processing the insurance claim, and wherein at least one step comprises an end step;

displaying the table of contents on a display device coupled to the computer system, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim;

selecting at least one step associated with the insurance claim;

if the selected step is not the end step then:

providing a display on the display device coupled to the ~~a~~ computer system associated with the selected step;

receiving input associated with the selected step;

storing the input received;

automatically adding or deleting one or more steps from the table of contents in response to the received input from the selected insurance claim processing step or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the selected insurance claim processing step; and

if the selected step is the end step then:

providing a display on the display device comprising an estimated value of the insurance claim.

79. A computer system for processing an insurance claim to estimate a value of the insurance claim, the computer system comprising:

a CPU;

a display device coupled to the CPU;

a memory coupled to the CPU, wherein the memory stores program instructions which are executable by the CPU to:

display a first insurance claim processing step;

receive input regarding the first insurance claim processing step;

automatically determine a table of contents in response to input received regarding the first insurance claim processing step;

automatically display the table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim, and wherein the ordered list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

select a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents;

automatically display the second insurance claim processing step on the display device; and

automatically add or delete one or more steps from the table of contents in response to the received input from the first or second insurance claim processing step or automatically modify the sequence of processing steps listed in the table of contents in response to the received input from the first or second insurance claim processing step.

80. The system of claim 79,

wherein displaying the second insurance claim processing step comprises displaying a report on the display device, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

81. The system of claim 79, wherein the program instructions are further executable to:

redisplay the first insurance claim processing step after displaying the second insurance claim processing step.

82. The system of claim 79, wherein the program instructions are further executable to:

redisplay the first insurance claim processing step after displaying the second insurance claim processing step; and

receive input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

84. The system of claim 79,

wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

87. The system of claim 79,

wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.

88. The system of claim 87,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.

89. The system of claim 87,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.

90. The system of claim 79,

wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.

91. The system of claim 79, wherein the program instructions are further executable to store information input at one or more insurance claim processing steps.

92. The system of claim 79,

wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties.

93. The system of claim 79,

wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein at least one display in table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

94. A carrier medium comprising program instructions for processing an insurance claim on a computer system to estimate a value of the insurance claim, wherein the program instructions are computer-executable to implement:

displaying a first insurance claim processing step;

receiving input regarding the first insurance claim processing step;

automatically determining a table of contents based at least in part on input received regarding the first insurance claim processing step;

automatically displaying the table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim, and wherein the ordered list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

selecting a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents;

automatically displaying the second insurance claim processing step on the display device; and

automatically adding or deleting one or more steps from the table of contents in response to the received input from the first or second insurance claim processing step or

automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the first or second insurance claim processing step.

95. The carrier medium of claim 94,

wherein displaying the second insurance claim processing step comprises displaying a report, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

96. The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step.

97. The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and

receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

99. The carrier medium of claim 94,

wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

102. The carrier medium of claim 94,

wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.

103. The carrier medium of claim 102,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.

104. The carrier medium of claim 102,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.

105. The carrier medium of claim 94,

wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.

106. The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:

storing information input at one or more insurance claim processing steps.

107. The carrier medium of claim 94,

wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties.

108. The carrier medium of claim 94,

wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein at least one display in table of contents properties comprises a condition

which specifies when an associated insurance claim processing step should be included in the table of contents.

X. Evidence Appendix

No evidence submitted under 37 CFR §§ 1.130, 1.131 or 1.132 or otherwise entered by the Examiner is relied upon in this appeal.

XI. Related Proceedings Appendix

There are no related proceedings.

OIPE
JUL 20 2005
PATENT & TRADEMARK OFFICE

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:	09/603,307	§	Examiner:	Frenel, Vanel
Confirmation No.:	1776	§	Art Unit:	3626
Filed:	June 23, 2000	§	Atty. Dkt. No:	5053-27600
Inventors:		§		
Childress et al.		§		
		§		
		§		
		§		
		§		
Title:	SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS USING A TABLE OF CONTENTS	§		

CERTIFICATE OF MAILING
UNDER 37 C.F.R. §1.8

DATE OF DEPOSIT: July 18, 2005

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on the date indicated above and is addressed to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

B. Gail Ballard

AMENDMENT SUBMITTED CONCURRENTLY WITH APPEAL BRIEF

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 12 of this paper.

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02 FC:1252 450.00 DA

Amendments to the Claims:

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

1-59. (Cancelled)

60. (Currently amended): A method for processing an insurance claim on a computer system to estimate a value of the insurance claim, the method comprising:

displaying a first insurance claim processing step on a display device coupled to the computer system;

receiving input regarding the first insurance claim processing step;

automatically determining a table of contents based at least in part on input received regarding the first insurance claim processing step;

automatically displaying thea table of contents on the display device, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim, and wherein the ordered list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

selecting a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents; and

automatically displaying the second insurance claim processing step on the display device;

receiving input regarding the second insurance claim processing step; and

automatically adding or deleting one or more steps from the table of contents in response to the received input from the first ~~and/~~or second insurance claim processing step ~~and/~~or automatically modifying the sequence of processing steps listed in the table

of contents in response to the received input from the first ~~and/~~or second insurance claim processing step.

61. (Previously presented): The method of claim 60,

wherein displaying the second insurance claim processing step comprises displaying a report on the display device, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

62. (Previously presented): The method of claim 60, further comprising:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step.

63. (Previously presented): The method of claim 60, further comprising:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and

receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

64. (Cancelled)

65. (Previously presented): The method of claim 60,

wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

66. (Cancelled)

67. (Cancelled)

68. (Previously presented): The method of claim 60,

wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.

69. (Previously presented): The method of claim 68,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.

70. (Previously presented): The method of claim 68,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.

71. (Previously presented): The method of claim 60,

wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.

72. (Previously presented): The method of claim 60, further comprising:

storing information input at one or more insurance claim processing steps.

73. (Previously presented): The method of claim 60,

wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties.

74. (Previously presented): The method of claim 60,

wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and

wherein the table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

75. (Currently amended): A method of processing an insurance claim on a computer system using an insurance claim processing system comprising:

receiving a request to estimate an insurance claim, wherein the request comprises a claim identifier associated with the insurance claim;

determining a table of contents associated with the claim identifier, wherein the table of contents represents one or more steps for processing the insurance claim, and wherein at least one step comprises an end step;

displaying the table of contents on a display device coupled to the computer system, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim;

selecting at least one step associated with the insurance claim;

if the selected step is not the end step then:

providing a display on the display device coupled to the computer system associated with the selected step;

receiving input associated with the selected step;

storing the input received;

automatically adding or deleting one or more steps from the table of contents in response to the received input from the selected insurance claim processing step ~~and/~~or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the selected insurance claim processing step; and

if the selected step is the end step then:

providing a display on the display device comprising an estimated value of the insurance claim.

76-79. (Cancelled)

79. (Currently amended): A computer system for processing an insurance claim to estimate a value of the insurance claim, the computer system comprising:

a CPU;

a display device coupled to the CPU;

a memory coupled to the CPU, wherein the memory stores program instructions which are executable by the CPU to:

display a first insurance claim processing step;

receive input regarding the first insurance claim processing step;

automatically determine a table of contents in response to input received regarding the first insurance claim processing step;

automatically display ~~a~~ the table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim, and wherein the ordered list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

select a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents;

automatically display the second insurance claim processing step on the display device; and

automatically add or delete one or more steps from the table of contents in response to the received input from the first ~~and/~~or second insurance claim processing step ~~and/~~or automatically modify the sequence of processing steps listed in the table of contents in response to the received input from the first ~~and/~~or second insurance claim processing step.

80. (Previously presented): The system of claim 79,

wherein displaying the second insurance claim processing step comprises displaying a report on the display device, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first

insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

81. (Previously presented): The system of claim 79, wherein the program instructions are further executable to:

redisplay the first insurance claim processing step after displaying the second insurance claim processing step.

82. (Previously presented): The system of claim 79, wherein the program instructions are further executable to:

redisplay the first insurance claim processing step after displaying the second insurance claim processing step; and

receive input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

83. (Cancelled)

84. (Previously presented): The system of claim 79,

wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

85. (Cancelled)

86. (Cancelled)

87. (Previously presented): The system of claim 79,

wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.

88. (Previously presented): The system of claim 87,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.

89. (Previously presented): The system of claim 87,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.

90. (Previously presented): The system of claim 79,

wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.

91. (Previously presented): The system of claim 79, wherein the program instructions are further executable to store information input at one or more insurance claim processing steps.

92. (Previously presented): The system of claim 79,

wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties.

93. (Previously presented): The system of claim 79,

wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein at least one display in table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

94. (Currently amended): A carrier medium comprising program instructions for processing an insurance claim on a computer system to estimate a value of the insurance claim, wherein the program instructions are computer-executable to implement:

displaying a first insurance claim processing step;

receiving input regarding the first insurance claim processing step;

automatically determining a table of contents based at least in part on input received regarding the first insurance claim processing step;

automatically displaying ~~a~~ the table of contents, wherein the table of contents comprises an ordered list of the steps associated with the processing of the insurance claim, and wherein the ordered list of steps comprises the first insurance claim processing step, and one or more additional insurance claim processing steps;

selecting a second insurance claim processing step, wherein the second insurance claim processing step comprises at least one of the additional insurance claim processing steps from the table of contents;

automatically displaying the second insurance claim processing step on the display device; and

automatically adding or deleting one or more steps from the table of contents in response to the received input from the first ~~and~~/or second insurance claim processing step ~~and~~/or automatically modifying the sequence of processing steps listed in the table of contents in response to the received input from the first ~~and~~/or second insurance claim processing step.

95. (Previously presented): The carrier medium of claim 94,

wherein displaying the second insurance claim processing step comprises displaying a report, wherein the report comprises a value of the insurance claim, and wherein the report is determined based on information input in the first insurance claim processing step and on any insurance claim processing steps in between the first insurance claim processing step and the second insurance claim processing step.

96. (Previously presented): The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step.

97. (Previously presented): The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:

redisplaying the first insurance claim processing step after displaying the second insurance claim processing step; and

receiving input regarding the first insurance claim processing step after redisplaying the first insurance claim processing step.

98. (Cancelled)

99. (Previously presented): The carrier medium of claim 94,

wherein the insurance claim comprises a bodily injury claim, and wherein processing the insurance claim to estimate the value of the insurance claim comprises processing the bodily injury claim to estimate a bodily injury general damages value.

100. (Cancelled)

101. (Cancelled)

102. (Previously presented): The carrier medium of claim 94,

wherein insurance claim processing steps comprise steps for entry of information relevant to the estimate of the value of the insurance claim.

103. (Previously presented): The carrier medium of claim 102,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury treatment information.

104. (Previously presented): The carrier medium of claim 102,

wherein the information relevant to the estimate of the value of the insurance claim comprises bodily injury damages information.

105. (Previously presented): The carrier medium of claim 94,

wherein the table of contents further comprises pointers to display screens associated with the insurance claim processing steps.

106. (Previously presented): The carrier medium of claim 94, wherein the program instructions are further computer-executable to implement:

storing information input at one or more insurance claim processing steps.

107. (Previously presented): The carrier medium of claim 94,

wherein insurance claim processing steps are associated with table of contents properties, and wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties.

108. (Currently amended): The carrier medium of claim 94,

wherein insurance claim processing steps are associated with table of contents properties, wherein determining the table of contents comprises determining insurance claim processing steps that are associated with the table of contents properties, and wherein at least one display in table of contents properties comprises a condition which specifies when an associated insurance claim processing step should be included in the table of contents.

109-115. (Cancelled).

Remarks

Claims 60-63, 65, 68-75, 79-82, 84, 87-97, 99, and 102-108 are pending in the case.

Claims 60, 79, 93, 94, and 108 have been amended to make minor corrections.

Claims 60, 75, 79, and 94 have been amended to address the Examiner's rejection under 35 U.S.C. §112, Second Paragraph (See page 2, paragraph 2 of the Office Action mailed September 13, 2004). In particular, the phrase "and/or" has been replaced with the word "or".

This amendment is submitted concurrently with Applicant's appeal brief. Applicant submits that this amendment complies with the requirements of 37 CFR §1.116. Entry of the amendment is respectfully requested.

If any extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-27600/EBM.

Respectfully submitted,

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Date: July 18, 2005